WITkit Lite

Frequently Asked Questions

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Frequently Asked Questions List

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1. What should you do if you only really know details of damage to one or other vehicle?

- If vehicle damage details are unknown for ***both*** vehicles you cannot proceed with WITkit Lite.
- If you know the details of damage to ***only one*** vehicle, then you should try to put the same level of damage on the vehicle you do not know about. Answer the questions about damage on the vehicle you do not have detail for and give answers that give a similar damage pattern, and give a similar speed at the bottom on the screen.
- Remember to make a 'note' on the case file so that your actions are clear.

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2. Can WITkit calculate an injury risk for passengers where the Policy Holder has reversed into a third party vehicle?

- Yes, you can use WITkit in this type of case. Enter the details as normal. It will only calculate injury risk for the car that is damaged on the rear.
- Note that you must be careful to enter the details for the cars correctly. You must enter the details for the vehicle that is damaged in the rear as the struck car (even though it actually did the striking when it was reversing). Make sure that you enter the vehicle details and damage for the vehicle damaged in the rear as the struck car, and the vehicle damaged in the front as the striking car.
- Remember to make a 'note' on the case file so that your actions are clear.
- WITkit cannot calculate injury risk for the car that is damaged on the front.

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3. With offset collisions when do you say that the impact is across the whole of the vehicle as opposed to a particular corner?

- If the overlap between the two vehicles is more than half then enter this as damage across the whole vehicle width.
- If the damage covers less than half of the vehicle width this can be entered as an offset impact.

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4. What does it actually mean when there is a yellow warning box which states "Damage is not compatible for the two vehicles"?

- WITkit estimates the speed required to incur the level of damage indicated in the questions. The speed is calculated for each of the vehicles. If the speeds for the two vehicles do not match the yellow warning symbol will be displayed.
- Whilst it is not a problem to have a mismatch of energy levels it is better to match the damage to get a realistic picture.

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5. If you have entered the data as best you can based on the information available how can you resolve the yellow warning symbol "Damage is not compatible for the two vehicles"?

- Try alternative answers to see if you can match the speeds.
- A speed difference of one category is acceptable e.g. 0.0-3.1mph and 3.1-6.6mph.
- An exact match is best.
- Remember to make a 'note' on the case file so that your actions are clear.

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6. What is meant by “visible damage”

- Visible damage refers to damage such as marks, scratches or broken components that would require repair or repainting.
- No damage *includes* any minor scratches and marks that would not require commercial refinishing.

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7. Is there something in between light and moderate damage (i.e. scratches and torn or split)?

- No, you need to make a decision between light and moderate damage. The aim is to distinguish the overall level of damage.
- Try both options and see what the result is for each. The injury risk could be recorded as the half way point between the light and moderate levels of damage.
- People tend to over estimate damage to their vehicles so be cautious when describing damage so when faced with this situation the lower damage level might be more accurate.
- Remember to make a ‘note’ on the case file so that your actions are clear.

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8. If we are unaware or unsure of the answer to a particular damage question what is it best to do?

- If you know the details of damage to one vehicle, then you should try to match the same level of damage on the other vehicle. Answer the questions about damage and give answers that give a similar damage pattern, and give a similar speed at the bottom on the screen.
- Remember to make a ‘note’ on the case file so that your actions are clear.

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9. What do you do if the VRM Lookup can not locate the vehicle?

– Try the manual search. If the VRM Lookup can identify the vehicle type and age, but will not load the details, try manually inputting these vehicle details.
– If your vehicle cannot be found by either VRM Lookup or by manual search, try using a close match e.g. a similar model that is newer.
– Please provide feedback about the missing vehicle and if we can find the details we might be able to include it. Use the 'Feedback' icon.

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10. Why can the VRM Lookup not find some vehicles?

– VRM Lookup is a new feature and has complex linkages to commercial 3rd party databases. Some linkage errors have been found which are being addressed.
– Sometimes VRM Lookup might not be able to locate the vehicle, but try the manual search instead. You might be able to find the vehicle on the manual search, or a close match.

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11. What should you do if the vehicle is more than 15 years old and therefore not on the WITkit database?

– Try the search anyway, either VRM Lookup or manual search. Many vehicles older than 15 years are included in the database and your vehicle might be there.
– If your vehicle isn't there, try using a close match e.g. a similar model that is newer.
– Please provide feedback about the missing vehicle and if we can find the details we might be able to include it. Use the 'Feedback' icon.

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12. What should you enter as an answer to the question "was it easy to open the rear doors" when the struck vehicle only has 2 doors?

– 'Yes'

– This question will be revised in the next update of the software.

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13. If we know there is a passenger but we do not know their exact position where would it be best to place them on the injury risk screen diagram?

– Only the driver is given a different/separate assessment.

– All passengers (whether in the front or rear) are given the same risk assessment. It does not matter where you place the passenger.

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14. If we are unaware of the gender of the passenger should we enter them as male or female?

– Female because this represents the highest risk level.

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15. At what age should a passenger be regarded as an adult as opposed to a child?

– Children are aged 12 and under and this includes small children in child seats.

– Adults are aged over 12.

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16. Why are some of the injury risk ranges so wide?

- Injury risk is dependent on many factors all with their own individual scaling width on injury risk. Where mass ratios are large (e.g. small car and large car) these factors accumulate and can produce high risk ranges.
- This situation of wide risk ranges is being addressed in forthcoming software updates.
- The use of the mid point of injury risk can still indicate injury risk.

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17. What should we do if there appears to be a functionality problem with the WITkit software?

- Please report any functionality problems using the Feedback icon.

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18. Can we up date/delete the notes which are left on a WITkit assessment?

- Yes, you can update, add, and delete notes that are on WITkit cases.
- You need to manage your own cases for housekeeping of your notes and agree a strategy internally. If notes are incorrectly added/modified/deleted then the user is responsible.

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19. Does it make any difference if the struck vehicle has a tow bar?

- A tow bar could cause increased levels of damage. Although it is unclear whether this would affect injury risk.
- Do not make any adjustment to the damage level questions.
- You should make a ‘note’ about the presence of a tow bar.

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20. What should you do if the striking vehicle is a little older and has bull bars fitted. Should this make any difference in WITkit/our consideration of the injury risk calculation?

- A bull bar could cause increased levels of damage. Although it is unclear whether this would affect injury risk.
- Do not modify the responses to the damage level questions.
- You should make a 'note' about the presence of a bull bar.

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